



## Q1 2021 Update

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### Welcome from the Chair of the EMVCo Board of Managers



The first quarter of 2021 has brought with it familiar challenges as the payments world continues to navigate the changing payments landscape brought about by the pandemic.

In February, EMVCo held its Board of Advisors Roadmap virtual meeting. The session provided an opportunity for Advisors to offer input to the upcoming work of EMVCo and share proposals on potential future work items. We had some excellent engagement and constructive discussion on the key topics, that included the development of a wireless kernel, mobiles as acceptance devices, paying with a mobile device at a POS, EMV® Payment Tokenisation and EMV 3-D Secure. The meeting was well attended with 55

Advisors participating.

As we continue to face the challenges of COVID-19, at least for the near future, EMVCo remains committed to maximising online engagement with its virtual meeting model. EMVCo has scheduled two Technical meetings in April for its Associates, an EMV® 3-D Secure SIM for Associates and Subscribers in the 3DS vertical, along with the annual EMV User Meeting in June. At this point, subject to the pandemic and our respective companies' travel policies, EMVCo's aim is to hold face-to-face meetings for its Board of Advisors Meeting in Nashville in October, and its technical meeting in Stockholm in November.

This month also sees the launch of EMVCo's new podcast channel '*Talking Payments with EMVCo*'. The first episode features EMVCo's Director of Communications, Director of

Engagement and Operations, and Director of Technology discussing the latest happenings in EMVCo and will shortly be available on the EMVCo website. I hope you enjoy listening to the podcast, find it useful and recommend it to your colleagues and industry peers.

Best,

**Sophie Rainford,**  
Chair of the EMVCo Board of Managers

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## Upcoming Virtual Meetings

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Register for the following virtual sessions via the [EMVCo website](#).

- April Technical Meeting Call Session 1: 20 April
- EMV 3-D Secure Special Interest Meeting: 21 April
- April Technical Meeting Call Session 2: 22 April
- EMV User Meeting (9 June) *\*Provisional date, subject to change.*

Recordings of SIMs held over the past several months are available to watch anytime via the [EMVCo Associates Dashboard](#).

Not yet an EMVCo Associate? Find out more about [how to participate](#).

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## News

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### **EMVCo, FIDO Alliance and W3C Collaborate on Educational Resource for More Secure and Convenient Web Payments**

EMVCo, the FIDO Alliance and the World Wide Web Consortium (W3C) have published a document explaining the



### **Issuer Identification Number Extension: EMVCo Evolves Contact Card Specification to Support ISO and IEC Changes**

In 2019, EMVCo began work to change the EMV Integrated Circuit Card Specifications for Payment Systems to

roles of their related technology specifications, that together can support merchants in delivering a more secure and convenient payment experience for the benefit of their e-commerce customers. The '[How EMVCo, FIDO, and W3C Technologies Relate](#)' document is the first output of the [Web Payment Security Interest Group](#), a collaborative industry-led initiative focused on enhancing the interoperability of web payments. Read the [press release](#) for further details.



## Communication Capabilities Between EMV Contactless Payment Terminals and Devices Enhanced

EMVCo has updated contactless payment terminal requirements to enable a more efficient experience by supporting IQ modulation. The change reflects an increase in consumers using a range of self-powered payment devices such as smartphones and wearables to complete transactions, which require an active interaction with the payment acceptance terminal. [Visit the website](#) for further information

support the 2017 version of the ISO/IEC Identification cards — Identification of issuers – Part 1: Numbering System standard (7812-1) which defines Issuer Identification Numbers (IINs) as eight-digits. The expansion to 8-digits reflects the growth of customers and services that are operating globally. Changes of this nature impact the entire payments ecosystem. In response, an update to the EMV Integrated Circuit Card Specifications for Payment Systems has now been officially published and can be [downloaded](#).



## Card Personalisation Specification Bulletin

EMVCo has updated the Card Personalisation Specification (CPS) to include the option to use the Advanced Encryption Standard (AES). AES encryption offers various key lengths making it flexible and robust in contexts requiring it. The decision to support AES aligns with other industry bodies, including Payment Card Industry Security Card Council (PCI SCC) and GlobalPlatform. EMVCo will continue to support both DES and AES while there is an appetite in the payment community to use both encryption standards. [The document](#) is available for EMVCo Associate and Subscriber review until 15 May.

# Technical Updates

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## **EMVCo Produces Wireless Illustrative Use Cases**

EMVCo's Wireless Task Force has produced a set of illustrative use cases as part of its research to determine the needs and scope for further work into this area, such as the possible creation of specifications or guidelines for EMV payments over wireless technology. The illustrative use cases include 'Buy and Checkout', 'Shop and Go' and 'Toll Gate Access'. EMVCo Associates can [access the document](#) to view the full scope of use cases. Next steps for this work will be discussed with Associates during the April Technical meeting.

## **Update: EMV 3DS Version 2.3**

In response to feedback from the industry and to ensure marketplace readiness, the timeline for the public release of EMV 3DS v2.3 is now targeted for Q3 2021. This latest iteration includes new features that streamline and facilitate the use of EMV 3DS with smart speakers, gaming consoles and other IoT and smart devices by providing the option to have server-oriented consumer authentication management. The draft specification will be shared for Associate review in Q2 2021.

## **Update: Tap-to-Mobile**

In 2020, EMVCo launched a Tap-to-Mobile Early Adopter Programme to explore the functional performances of Tap-to-Mobile device solutions, and how these performances impact the consumer and merchant experiences. EMVCo is focused specifically on evaluating the best way to interact from a user interface and user experience perspective with merchants and consumers, when using mobile devices as acquirer devices. In March, a Tap-to-Mobile webinar was convened with mobile handset manufacturers to look at the work of the Early Adopter Programme, and to also be updated on the CDCVM Solution Database Pilot.

## **EMVCo Publishes EMV® Payment Tokenisation Specification – A Guide to Use Cases v2.0**

The [EMV® Payment Tokenisation Specification – A Guide to Use Cases v2.0](#), is an informational supplement to the EMV Payment Tokenisation Specification – Technical Framework. It describes relationship models and use case examples common to the Technical Framework. For further information on EMV Payment Tokenisation, [read the FAQs](#).

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## Education

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**EMVCo launches 'Talking Payments with EMVCo' Podcast**

EMVCo will shortly launch its new podcast channel 'Talking Payments with EMVCo'. The quarterly podcast will provide listeners with detailed insights into current EMVCo activity, offer a platform for dialogue with EMVCo partners and experts on how EMV Specifications are evolving to support the payment community, and provide an opportunity for those using EMV technology to get to know some of the people behind the work. Episode one, '2021 and Beyond...' will shortly be available to listen to on the EMVCo website. Hear EMVCo's Director of Communications, Director of Engagement and Operations, and Director of Technology discuss EMVCo's plans for 2021 and the near future.

### **'Quick Resource Guide' Series Published**

EMVCo has launched a series of Quick Resource Guides, which provide an introduction to EMVCo, the role it plays and the importance of industry collaboration, in addition to high-level overviews of key EMV technologies:

- [Quick Resource: EMV® 3DS for E-Commerce](#)
- [Quick Resource: How EMV® Specifications Support Online Commerce](#)
- [Quick Resource: Collaborating for Seamless and Secure Payments Worldwide](#)
- [Quick Resource: Why EMVCo?](#)

### **New Content Available on EMV Insights**

Visit EMV Insights for the latest information and updates regarding EMV technologies:

- [EMVCo's Mission and Focus: What it Does and How it Does it](#)
- [What Technical Advances can we Expect from EMVCo in 2021?](#)
- [EMVCo in 2021: Enabling Secure and Seamless Payments, Together](#)
- [EMVCo Security Evaluations: Bringing Trust and Confidence to IoT Payments](#)

### **New EMVCo Webcasts Now Available**

- [The What, Why and How of EMV® QR Codes™](#)

In this webcast, EMVCo takes a closer look at how QR Codes can be used to initiate card payments and how the EMV QR Code Specifications enable such payments to be made quickly and securely.

- [An Introduction to EMVCo](#)

This webcast provides a bitesize introduction to EMVCo, what it does and how it does it. Viewers will learn how EMVCo works with the payments industry, why the EMVCo product testing processes and certification programmes promote confidence, EMVCo's role in managing marks, and engagement opportunities to help shape specifications.

### **EMVCo Annual Report 2020**

EMVCo has published its Annual Report for 2020, reflecting on the challenges, industry collaboration and key technical milestones of the past twelve months. The report also takes a look at the year ahead in technology, including enhancements across face-to-face payments and remote payments, including EMV 3-D Secure and Click to Pay. [Read the full report.](#)

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For more information on EMVCo, please visit [www.emvco.com](http://www.emvco.com).

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